

Foresters PlanRight Whole Life Insurance

Premium Rate Table (per 1,000)

Product information and premium rates contained in this rate table are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there is any discrepancy between premium rates contained in this rate table and the illustration software, the illustration software shall take precedence.

Certificate Fees, Modal Factors & Premium Calculations

Premium Mode	Certificate Fees	Modal Factors
Monthly PAC		0.0875
Quarterly	\$36 annually, subject to modal factors	0.26
Semi-Annual		0.51
Annual		1.00

How to calculate modal premium

Foresters PlanRight premium calculation

- a) Find the rate per thousand in the premium rate table \$
 b) Multiply by the face amount per thousand (x)

$$^1 \text{Base premium amount} = \$$$

Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only

- a) Find the rate per thousand in the premium rate table \$
 b) Multiply by the benefit amount per thousand (x)

$$^1 \text{Rider premium amount} = \$$$

Total modal premium

- a) Base premium amount (1)
 b) Add the ADR premium (2) (+)
 c) Add the annual certificate fee (+) **36.00**
 d) Multiply by the modal factor (x)

$$\text{Total modal premium} (\$)$$

Example

Foresters PlanRight (Level) monthly premium

Male, Non-Tobacco Age: 55 Face amount: \$25,000
 ADR Benefit Amount: \$25,000

Foresters PlanRight premium calculation

- a) Find the rate per thousand in the premium rate table \$37.74
 b) Multiply by the face amount per thousand 25

$$^1 \text{Base premium amount} = \$943.50$$

Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only

- a) Find the rate per thousand in the premium rate table \$2.25
 b) Multiply by the benefit amount per thousand 25

$$^1 \text{Rider premium amount} = \$56.25$$

Total modal premium

- a) Base premium amount (1) \$943.50
 b) Add the ADR premium (2) \$56.25
 c) Add the annual certificate fee \$36.00
 d) Multiply by the modal factor 0.0875

$$^1 \text{Total modal premium} = \$90.63$$

¹ Rounded to the nearest penny

Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations

PlanRight Premium Rate Table (per 1,000) - Non-Tobacco

Premium rates per \$1,000 of coverage, except for:

- annual certificate fee

Level	Age:	50 - 80:	\$2,000*	to	\$35,000
		81 - 85:	\$2,000*	to	\$15,000
Graded	Age:	50 - 80:	\$2,000*	to	\$20,000
		81 - 85:	\$2,000*	to	\$10,000
Modified	Age:	50 - 80:	\$2,000*	to	\$15,000
		81 - 85:	Not Available	to	Not Available

Non-Tobacco								
Male					Female			
Issue Age	Level		Graded	Modified	Level		Graded	Modified
	Base	ADR			Base	ADR		
50	\$30.78	\$2.00	\$47.88	\$49.68	\$22.80	\$1.25	\$38.76	\$38.88
51	\$32.17	\$2.00	\$50.74	\$52.70	\$24.01	\$1.25	\$39.89	\$40.39
52	\$33.56	\$2.00	\$53.59	\$55.73	\$25.22	\$1.25	\$41.02	\$41.90
53	\$34.96	\$2.00	\$56.45	\$58.75	\$26.44	\$1.25	\$42.14	\$43.42
54	\$36.35	\$2.25	\$59.30	\$61.78	\$27.65	\$1.25	\$43.27	\$44.93
55	\$37.74	\$2.25	\$62.16	\$64.80	\$28.86	\$1.25	\$44.40	\$46.44
56	\$39.57	\$2.25	\$65.42	\$68.04	\$30.28	\$1.50	\$45.98	\$48.38
57	\$41.39	\$2.50	\$68.69	\$71.28	\$31.70	\$1.50	\$47.57	\$50.33
58	\$43.22	\$2.50	\$71.95	\$74.52	\$33.13	\$1.50	\$49.15	\$52.27
59	\$45.04	\$2.75	\$75.22	\$77.76	\$34.55	\$1.50	\$50.74	\$54.22
60	\$46.87	\$2.75	\$78.48	\$81.00	\$35.97	\$1.75	\$52.32	\$56.16
61	\$48.83	\$3.00	\$82.29	\$85.75	\$37.63	\$1.75	\$55.21	\$59.18
62	\$50.78	\$3.00	\$86.10	\$90.50	\$39.30	\$1.75	\$58.10	\$62.21
63	\$52.74	\$3.25	\$89.90	\$95.26	\$40.96	\$2.00	\$61.00	\$65.23
64	\$54.69	\$3.25	\$93.71	\$100.01	\$42.63	\$2.00	\$63.89	\$68.26
65	\$56.65	\$3.50	\$97.52	\$104.76	\$44.29	\$2.00	\$66.78	\$71.28
66	\$60.50	\$3.50	\$101.73	\$110.16	\$46.66	\$2.25	\$70.90	\$76.03
67	\$64.36	\$3.75	\$105.94	\$115.56	\$49.04	\$2.25	\$75.01	\$80.78
68	\$68.21	\$4.00	\$110.14	\$120.96	\$51.41	\$2.50	\$79.13	\$85.54
69	\$72.07	\$4.25	\$114.35	\$126.36	\$53.79	\$2.50	\$83.24	\$90.29
70	\$75.92	\$4.50	\$118.56	\$131.76	\$56.16	\$2.75	\$87.36	\$95.04
71	\$82.16	\$4.75	\$129.17	\$143.86	\$60.74	\$2.75	\$95.26	\$105.41
72	\$88.40	\$5.00	\$139.78	\$155.95	\$65.31	\$3.00	\$103.17	\$115.78
73	\$94.64	\$5.25	\$150.38	\$168.05	\$69.89	\$3.25	\$111.07	\$126.14
74	\$100.88	\$5.50	\$160.99	\$180.14	\$74.46	\$3.50	\$118.98	\$136.51
75	\$107.12	\$6.00	\$171.60	\$192.24	\$79.04	\$3.75	\$126.88	\$146.88
76	\$116.69	\$6.50	\$185.95	\$212.33	\$86.53	\$4.00	\$138.94	\$160.70
77	\$126.26	\$7.00	\$200.30	\$232.42	\$94.02	\$4.25	\$151.01	\$174.53
78	\$135.82	\$7.75	\$214.66	\$252.50	\$101.50	\$4.75	\$163.07	\$188.35
79	\$145.39	\$9.00	\$229.01	\$272.59	\$108.99	\$5.50	\$175.14	\$202.18
80	\$154.96	\$11.00	\$243.36	\$292.68	\$116.48	\$6.75	\$187.20	\$216.00
81	\$167.02	-	\$264.37	-	\$128.75	-	\$206.96	-
82	\$179.09	-	\$285.38	-	\$141.02	-	\$226.72	-
83	\$191.15	-	\$306.38	-	\$153.30	-	\$246.48	-
84	\$203.22	-	\$327.39	-	\$165.57	-	\$266.24	-
85	\$215.28	-	\$348.40	-	\$177.84	-	\$286.00	-

*Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations

PlanRight Premium Rate Table (per 1,000) - Tobacco

Premium rates per \$1,000 of coverage, except for:

- annual certificate fee

Level	Age:	50 - 80:	\$2,000*	to	\$35,000
		81 - 85:	\$2,000*	to	\$15,000
Graded	Age:	50 - 80:	\$2,000*	to	\$20,000
		81 - 85:	\$2,000*	to	\$10,000
Modified	Age:	50 - 80:	\$2,000*	to	\$15,000
		81 - 85:	Not Available	to	Not Available

Tobacco								
Male					Female			
Issue Age	Level		Graded	Modified	Level		Graded	Modified
	Base	ADR			Base	ADR		
50	\$44.03	\$2.00	\$65.72	\$66.00	\$36.89	\$1.25	\$48.36	\$60.00
51	\$46.13	\$2.00	\$70.00	\$70.80	\$38.33	\$1.25	\$50.30	\$63.60
52	\$48.23	\$2.00	\$74.28	\$75.60	\$39.77	\$1.25	\$52.25	\$67.20
53	\$50.32	\$2.00	\$78.56	\$80.40	\$41.20	\$1.25	\$54.19	\$70.80
54	\$52.42	\$2.25	\$82.84	\$85.20	\$42.64	\$1.25	\$56.14	\$74.40
55	\$54.52	\$2.25	\$87.12	\$90.00	\$44.08	\$1.25	\$58.08	\$78.00
56	\$57.30	\$2.25	\$91.83	\$95.04	\$46.21	\$1.50	\$60.03	\$79.20
57	\$60.07	\$2.50	\$96.54	\$100.08	\$48.34	\$1.50	\$61.98	\$80.40
58	\$62.85	\$2.50	\$101.25	\$105.12	\$50.46	\$1.50	\$63.93	\$81.60
59	\$65.62	\$2.75	\$105.96	\$110.16	\$52.59	\$1.50	\$65.88	\$82.80
60	\$68.40	\$2.75	\$110.67	\$115.20	\$54.72	\$1.75	\$67.83	\$84.00
61	\$72.48	\$3.00	\$115.68	\$121.20	\$57.10	\$1.75	\$71.66	\$86.40
62	\$76.56	\$3.00	\$120.69	\$127.20	\$59.47	\$1.75	\$75.50	\$88.80
63	\$80.64	\$3.25	\$125.70	\$133.20	\$61.85	\$2.00	\$79.33	\$91.20
64	\$84.72	\$3.25	\$130.71	\$139.20	\$64.22	\$2.00	\$83.17	\$93.60
65	\$88.80	\$3.50	\$135.72	\$145.20	\$66.60	\$2.00	\$87.00	\$96.00
66	\$93.51	\$3.50	\$141.06	\$154.08	\$68.69	\$2.25	\$92.45	\$102.48
67	\$98.22	\$3.75	\$146.39	\$162.96	\$70.78	\$2.25	\$97.90	\$108.96
68	\$102.93	\$4.00	\$151.73	\$171.84	\$72.86	\$2.50	\$103.34	\$115.44
69	\$107.64	\$4.25	\$157.06	\$180.72	\$74.95	\$2.50	\$108.79	\$121.92
70	\$112.35	\$4.50	\$162.40	\$189.60	\$77.04	\$2.75	\$114.24	\$128.40
71	\$123.05	\$4.75	\$174.72	\$203.52	\$83.03	\$2.75	\$123.20	\$138.00
72	\$133.75	\$5.00	\$187.04	\$217.44	\$89.02	\$3.00	\$132.16	\$147.60
73	\$144.45	\$5.25	\$199.36	\$231.36	\$95.02	\$3.25	\$141.12	\$157.20
74	\$155.15	\$5.50	\$211.68	\$245.28	\$101.01	\$3.50	\$150.08	\$166.80
75	\$165.85	\$6.00	\$224.00	\$259.20	\$107.00	\$3.75	\$159.04	\$176.40
76	\$177.62	\$6.50	\$243.04	\$282.96	\$115.99	\$4.00	\$171.58	\$192.00
77	\$189.39	\$7.00	\$262.08	\$306.72	\$124.98	\$4.25	\$184.13	\$207.60
78	\$201.16	\$7.75	\$281.12	\$330.48	\$133.96	\$4.75	\$196.67	\$223.20
79	\$212.93	\$9.00	\$300.16	\$354.24	\$142.95	\$5.50	\$209.22	\$238.80
80	\$224.70	\$11.00	\$319.20	\$378.00	\$151.94	\$6.75	\$221.76	\$254.40
81	\$239.89	-	\$340.70	-	\$167.78	-	\$243.94	-
82	\$255.09	-	\$362.21	-	\$183.61	-	\$266.11	-
83	\$270.28	-	\$383.71	-	\$199.45	-	\$288.29	-
84	\$285.48	-	\$405.22	-	\$215.28	-	\$310.46	-
85	\$300.67	-	\$426.72	-	\$231.12	-	\$332.64	-

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